

<i>SERFF Tracking Number:</i>	<i>UHLC-127904660</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>50511</i>
<i>Company Tracking Number:</i>	<i>AS2587ST (10-11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/AS2587ST (10-11)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127904660 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50511

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: AS2587ST (10-11) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Bobbie Walton

Disposition Date: 01/05/2012

Date Submitted: 12/16/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Project Number: AS2587ST (10-11)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 01/05/2012

State Status Changed: 01/05/2012

Created By: Michelle Ambach

Corresponding Filing Tracking Number: AS2587ST (10-11)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to advertising previously approved by the Department on 7/16/2010 under State Tracking Number 46093. The material included within this filing is an Invitation to Inquire.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Bobbie Walton

Company and Contact

Filing Contact Information

SERFF Tracking Number: UHLC-127904660 State: Arkansas
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TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
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Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
185 Asylum Street Group Code: 707 Company Type: Life and Health
Hartford, CT 06103 Group Name: State ID Number:
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 X 1 = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	12/16/2011	54620060

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2012	01/05/2012

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Disposition

Disposition Date: 01/05/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SOV	Filed-Closed	Yes
Form	PRINT ADVERTISEMENT	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AS2587ST (10-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2012	AS2587ST (10-11)	Advertising	PRINT ADVERTISEMENT	Initial		45.000	AS2587ST_4 C (10-11).pdf



Is Medicare enough?

Consider an AARP® Medicare Supplement Insurance Plan to help complete your coverage.

You might need more health insurance coverage than Medicare offers. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), feature a variety of plans you can choose from to help fit your needs. Medicare Supplement plans may help pay for your share of coinsurance, copayments and deductibles for the out-of-pocket costs for Medicare-covered services.

Get the information you need to choose an AARP Medicare Supplement Insurance Plan that may meet your needs. [Call today.]

[Agent Name]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[1-XXX-XXX-XXXX]

[Agent Email]

AARP Medicare Supplement Highlights Include:

Cost	Competitive rates that help manage your out-of-pocket costs
Plan Choice	Variety of plans available
Flexibility	Change to another AARP Medicare Supplement Plan at any time, if you qualify
All Medicare Supplement Plans Offer:	
Doctor Choice	Select your own doctors and hospitals, as long as they accept Medicare patients
Access	See specialists without referrals
Convenience	Virtually no claim forms to file
Guaranteed Coverage For Life	As long as you continue to pay your premium when due your plan automatically renews from year to year
Freedom	Insurance that travels with you anywhere in the U.S.

AARP Medicare Supplement Insurance Plans

The following chart lists the different benefits offered by each AARP Medicare Supplement Insurance plan available. Use it to help you decide which plan best meets your needs.

Medicare Supplement Insurance plans offer benefits and features designed to meet a variety of needs. Basic benefits are included in ALL plans:



Inpatient Hospital Care: Covers the Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends.



Medical Costs: Covers the Part B coinsurance (generally 20% of the Medicare-approved amount) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.



Blood: Covers the first 3 pints of blood each year.

Benefits	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Part A (Hospitalization) coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓
Part B (Medical) coinsurance or copayments	✓	✓	✓	✓	50% ¹	75% ¹	Copay ²
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	✓	✓	50%	75%	✓
Hospice Care coinsurance	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care coinsurance			✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	50%	75%	✓
Part B Annual Deductible			✓	✓			
Part B Excess Charges³				✓			
Foreign Travel emergency care			✓	✓			✓
[2012] Out-Of-Pocket spending limit					[\$4,660]	[\$2,330]	

¹ **EXCEPTION:** Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

² **NOTE:** Up to \$20 copay for office visits and up to \$50 copay for ER.

³ **NOTE:** Under Ohio and Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP does not employ or endorse agents, brokers or producers.

Call to receive complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:		
	Filed-Closed	01/05/2012
Comments:		
Attachment:		
STATEMENT OF VARIABILITY.pdf		

Variable	Description
[Call today.]	Call Today will be removed if this is used as a handout at a general meeting.
[Agent Name] [1-XXX-XXX-XXXX] [Licensed Insurance Agent Contracted with UnitedHealthcare] [Agent Email]	Agent will customize with his/her name, phone number and email address. Licensed Insurance Agent Contracted with UnitedHealthcare will only be removed if this is used as a general handout with no Agent present. Agent information will also be removed if used as a general handout.
[2012]	Year will be updated
[\$4,660] [\$2,330]	Medicare deductible amounts